

PUBLIC SUBMISSION

As of: September 28, 2015
Received: September 22, 2015
Status: Pending_Post
Tracking No. 1jz-8l9u-cps4
Comments Due: September 24, 2015
Submission Type: Web

Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-6560

Comment on FR Doc # 2015-08831

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General Comment

If I understand this proposed regulation correctly, my broker will no longer let me trade options in my IRA Account. I am a retired person and I have taken the time to understand fully option trading which is meant to reduce risk with my investments and to let me grow my income in retirement. I know exactly how to use option trading in my IRA account to accomplish these objectives. Please do not take away this opportunity for me because some investors misuse options to increase their risk. Investor education should be allowed to encourage retail investors to use option trading to reduce risk as they were meant to do in the first place.

Thank you for your consideration.

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